



WHEN GROCERIES, GAS, INSURANCE AND UTILITIES ARE SQUEEZING YOUR BUDGET, refinancing your car loan with Financial Access Federal Credit Union will put some money back in your pocket!

We will reduce your current interest rate on your loan until you have saved at least \$500* or reach our floor rate (whichever comes first),

Member perks include:

- Refinance up to 100% of another lender's auto loan
- Change term to **LOWER MONTHLY PAYMENTS**
- Affordable auto protection packages: Disability, Life Insurance, Mechanical Breakdown and GAP Insurance
- Easy online application



*\$500 savings will be in total interest for the remaining term of the loan. Offer good for refinancing of vehicle loans only. Loan balances being refinanced must be \$7,500 or more. Loans currently financed at FAFCU are not eligible for this offer. Some restrictions may apply. Other terms and rates available. Membership eligibility required.

10 Ways to Save Money Over the Holidays

From Thanksgiving to New Year's Day, life often feels like a blur. Between traveling, shopping, decorating, and celebrating with friends and family, it's a nonstop sleigh ride for you - and your wallet!

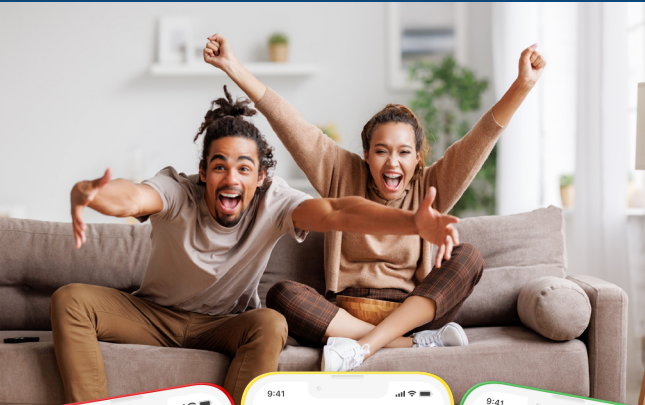
While the holidays are the merriest time of the year, it's easy to get caught up in the moment and overspend. If your New Year's resolutions include saving more money, the last thing you want is to start January off with a heaping credit card bill. The following ten tips will help raise your holiday spirits while decreasing expenses.

1. Create a Holiday Budget
2. Make a Gift List & Stick to It
3. Draw Names with Family & Friends
4. Suggest a Potluck
5. Organize a Charity Event instead of spending money on a holiday party
6. Give the Gift of Time
7. Consider Renting Your Holiday Attire
8. Redeem Your Credit Card Rewards
9. Use a Credit Card Alternative such as Financial Access Holiday Loan
10. Use the equity in your home to consolidate debt with an FAFCU HELOC



There are plenty of ways to make your money go further over the holiday season. Following these tips and remaining mindful of spending are sure to help keep your holiday spirits high.

If you're interested in learning more about holiday loans or would like to consolidate outstanding credit card debt before the new year, we're ready to help.



Ready. Set. Credit Score Goal!

We know your credit score's importance to financial well-being, so we offer Credit Score, conveniently accessed within mobile banking. Credit Score is FREE to our members, and you can check and refresh your credit score and credit report daily without impacting your score.

Do you have financial goals? Do you want to improve your credit score to achieve those goals? Whether buying a house, a car, or anything requiring a loan or if you're going to rent a new apartment or improve your overall creditworthiness, Credit Score can help you.

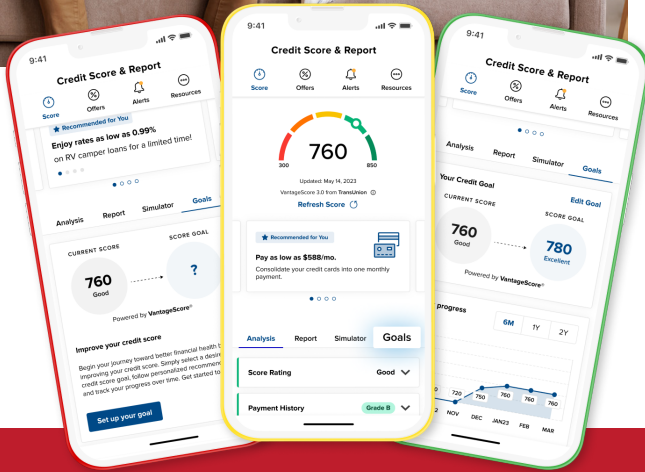
With Credit Score, you can set a credit score goal, receive personalized recommendations, and track your progress toward your goal. You can edit your goal anytime, and you will receive messages when meeting milestones to encourage you along the way.

And there is more! You can access the following features within Credit Score.

- Personalized Credit Report
- Real-Time Credit Monitoring Alerts
- Credit Score Simulator
- Credit Score Action Plan
- Credit Score Education

Are you ready to reach your financial goals?
You got this!

Ready, Set, Goal!



AROUND THE BRANCH

Lobby Hours		Drive-Thru Hours
Monday	8 am - 4:30 pm	8 am - 4:30 pm
Tuesday	9 am - 4:30 pm	8 am - 4:30 pm
Wednesday	9 am - 4:30 pm	9 am - 4:30 pm
Thursday	9 am - 5:00 pm	8 am - 5:00 pm
Friday	8 am - 5:00 pm	8 am - 5:30 pm

FAFCU Closed	Holiday Observed
Columbus Day	MON Oct 9
Thanksgiving Day	THUR/FRI Nov 23 & 24
Christmas Day	MON Dec 25
New Years Day	MON Jan 1, 2024

Holiday Loan

COMING SOON

Need help covering holiday expenses?
Get a \$600 loan for \$100/month at 10% annual percentage rate that can be paid off up to 9 months.

Must be a member and only 1 loan (Summer/Holiday) per member. The loan processing fee is \$25 (non refundable) and loans are subject to credit approval. You can apply online between 11/1/2023-12/29/23.

